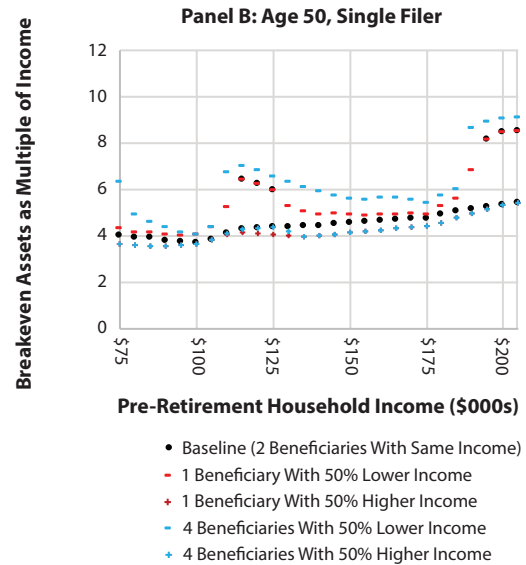
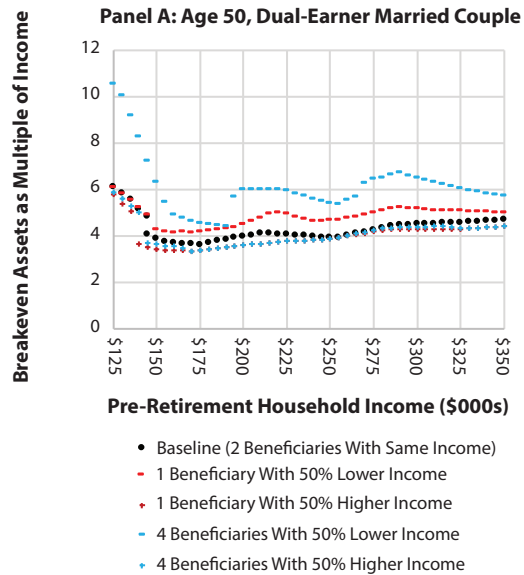


Figure 3: Breakeven Asset Levels for Different Beneficiary Assumptions



Note: Breakeven represents the level of starting assets where pretax and Roth generate equal results.